

Information to identify the case:

Debtor 1	Robert A. Gubbei	Social Security number or ITIN	xxx-xx-2967
	First Name Middle Name Last Name	EIN	--
Debtor 2	Beverly N. Gubbei	Social Security number or ITIN	xxx-xx-0033
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-32622-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert A. Gubbei

Beverly N. Gubbei

2/16/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert A. Gubbei
Beverly N. Gubbei
Debtors

Case No. 18-32622-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 16, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Robert A. Gubbei, Beverly N. Gubbei, 110 South Garfield Avenue, Moorestown, NJ 08057-1515
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
519115358	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
517874534	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517908938	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517910741	+ TD Bank, N.A., Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 16 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 16 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517871131	+ EDI: BANKAMER	Feb 17 2024 01:40:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
517871132	+ EDI: BANKAMER	Feb 17 2024 01:40:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
517967418	+ EDI: BANKAMER2	Feb 17 2024 01:41:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517871133	EDI: CAPITALONE.COM	Feb 17 2024 01:41:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517871136	+ EDI: CAPITALONE.COM	Feb 17 2024 01:41:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517871134	+ EDI: CAPITALONE.COM	Feb 17 2024 01:41:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
517944087	EDI: CAPITALONE.COM	Feb 17 2024 01:41:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517962364	Email/PDF: bncnotices@becket-lee.com	Feb 16 2024 21:12:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517871142	+ EDI: CITICORP	Feb 17 2024 01:41:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
517871141	+ EDI: CITICORP	Feb 17 2024 01:41:00	Citibank/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
517871143	+ EDI: CITICORP	Feb 17 2024 01:41:00	Citicards, Po Box 6241, Sioux Falls, SD 57117-6241

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517871144	+ EDI: CITICORP	Feb 17 2024 01:41:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517871145	+ EDI: WFNNB.COM	Feb 17 2024 01:41:00	Comenitycapital/bjsclb, Po Box 182120, Columbus, OH 43218-2120
517871147	Email/Text: collecadminbankruptcy@fnni.com	Feb 16 2024 20:52:00	First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
517871146	Email/Text: collecadminbankruptcy@fnni.com	Feb 16 2024 20:52:00	First National Bank, Po Box 3412, Omaha, NE 68103
517876603	Email/Text: collecadminbankruptcy@fnni.com	Feb 16 2024 20:52:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
517871140	EDI: JPMORGANCHASE	Feb 17 2024 01:41:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517871139	EDI: JPMORGANCHASE	Feb 17 2024 01:41:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
517871148	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 16 2024 20:52:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517970651	Email/PDF: resurgentbknofications@resurgent.com	Feb 16 2024 21:12:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517979730	EDI: PRA.COM	Feb 17 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
517980606	EDI: PRA.COM	Feb 17 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517981953	EDI: PRA.COM	Feb 17 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o Dicks Sporting Goods, POB 41067, Norfolk VA 23541
517973121	EDI: PRA.COM	Feb 17 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o General Motors, POB 41067, Norfolk VA 23541
517983310	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 16 2024 20:53:00	QUICKEN LOANS INC., 635 WOODWARD AVE., DETROIT, MI 48226-3408
517967680	EDI: Q3G.COM	Feb 17 2024 01:41:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517871149	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 16 2024 20:53:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
517871151	+ EDI: SYNC	Feb 17 2024 01:40:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517871150	+ EDI: SYNC	Feb 17 2024 01:40:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
517871153	+ EDI: SYNC	Feb 17 2024 01:40:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517871152	+ EDI: SYNC	Feb 17 2024 01:40:00	Synchrony Bank/Care Credit, Po Box 965005, Orlando, FL 32896-5005
517871154	EDI: TDBANKNORTH.COM	Feb 17 2024 01:41:00	TD Bank, 32 Chestnut St, Lewiston, ME 04240
517871155	EDI: TDBANKNORTH.COM	Feb 17 2024 01:41:00	TD Bank, Attn: Bankruptcy, 1701 Rt 70 E, Cherry Hill, NJ 08034
517965448	+ EDI: AIS.COM	Feb 17 2024 01:41:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 36

BYPASSED RECIPIENTS

District/off: 0312-1

User: admin

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517871137	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517871138	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517871135	*+	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Abt	on behalf of Debtor Robert A. Gubbei leeabt2@verizon.net r40016@notify.bestcase.com
Lee Abt	on behalf of Joint Debtor Beverly N. Gubbei leeabt2@verizon.net r40016@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8